



Total Talk



January/February 2016

Tips for keeping your New Year's resolutions!

Experts on goal setting have explored the science behind keeping your resolutions and we thought we would share three here that we have found particularly useful:

1. Make it public.

At holiday dinner tables and New Year's Eve parties, we've all been asked the same question: Making any resolutions this year? Research has shown that making resolutions public can be one of the best ways to follow through on them. While we may not want to share some goals with everyone, finding a few trusted friends or colleagues to tell our goals to can make us more successful than keeping them private.

2. Use 'if/then' statements to form new habits.

Part of what makes following through on New Year's resolutions so tough is that it's hard to always monitor our own behavior; changing our habits instead is more effective. One of the best ways to do this, research has shown, is to use an "if/then" strategy. Putting our work goals into these kinds of statements can make us stick to them better. For instance, if you're trying to not check email/social media during the more productive morning hours, then you would tell yourself "if it's before 11 a.m., then I won't check it." This then quickly becomes a new habit that you establish.

3. Look for other fresh starts.

If the goals you set at New Year's haven't panned out, try setting them again at another point. Research has shown that other natural breaking points — such as starting a new job, or even just the start of a new week, month or financial quarter — can also be as effective for motivating us to make progress on our goals quickly. So you need not wait until 2017 if you have dropped your goals this month!

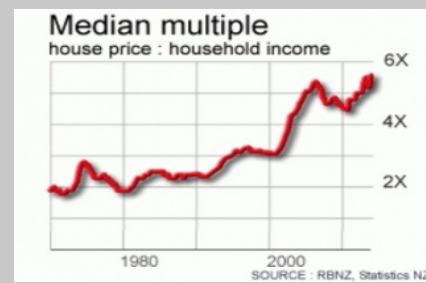
Housing affordability decreasing

The house-price-to-income multiple is an internationally recognised measure of housing affordability. It is defined as the ratio between median house price and median annual household income. The higher the ratio the lower the housing affordability.

Internationally, a ratio of 3.0 is considered a fair level of affordability. As shown in the graph below, the house to income multiple for New Zealand has now risen to 5.6, showing our housing affordability has been decreasing sharply since year 2003 (when it was at 3.0).

Regionally there is a great variation in this ratio, with Auckland Central being the least affordable with a ratio of 10.1 and Invercargill the most affordable at 2.75. This is a reflection of the housing demand and supply difference in these regions, with Auckland's demand being driven by high migration into that area.

Until there is a decrease in the net migration to NZ, it is likely housing will continue to become less affordable in the foreseeable future.



1% Myths Exposed

Definition of 'Myth': "an invented story, idea, or concept"

Myth 8: "Total Realty agents are less experienced"

THE TRUTH:

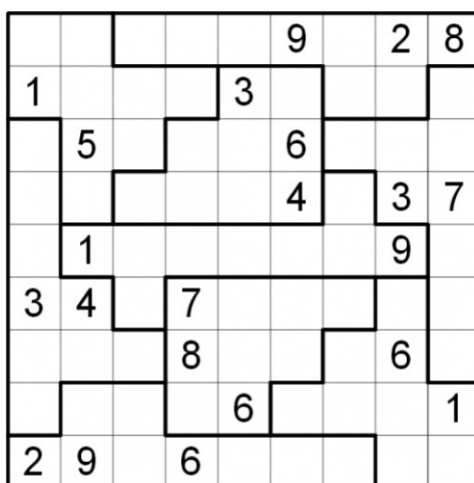
Most Total Realty agents have joined Total Realty after long and successful careers with other corporate real estate brands. They bring with them a wealth of experience and professionalism and are dedicated to offering our clients exceptional service at a competitive price. Total Realty agents list and sell far more properties than the typical high commission real estate agent and as a result earn well above the market average. A strict criteria for entry to the company ensures that a successful and experienced agent will be marketing your home.

Brain Workout - Sudoku

Can you work out this "Jigsaw Sudoku"?

Just like a normal Sudoku, fill in the numbers from 1 to 9 without repeating any in a row or column, and also you can't repeat them in any of the jigsaw pieces!

Good Luck.



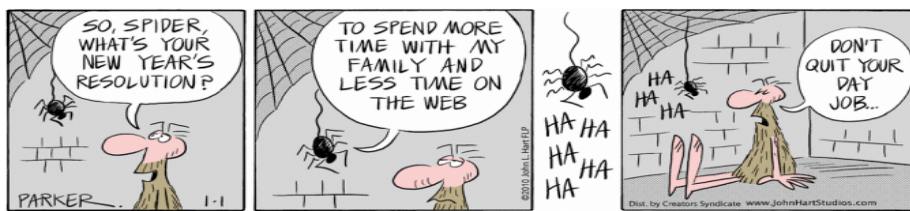
Laughter is the best medicine

A doctor vacationing on the Gold Coast met an old lawyer friend and asked him what he was doing there.

The lawyer replied, "Remember that lousy house I bought? Well, it caught fire, so here I am with the fire insurance proceeds. What are you doing here?"

The doctor replied, "Remember that lousy house I had next to the river? Well, the river overflowed, and here I am with the flood insurance proceeds."

The lawyer looked puzzled. "Really?" he asked, "how did you start the flood?"



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Rachael Cone, AREINZ
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1%
commission
* GST, admin and minimum fee applies.
Licensed Agent REAA 2008

Stats - FROM THE - Street

Median Sale Prices

Jan 2016 (vs Jan 2015)

National (+5.2%)	\$448,000
Christchurch (+6.0%)	\$440,000
Rangiora (-17.8%)	\$405,000
Timaru (+8.3%)	\$305,000
Nelson (+6.5%)	\$380,250
Richmond (+7.0%)	\$476,000
Dunedin (+12.7%)	\$301,000

What people are saying about us

"We really appreciated the no-nonsense, sensible approach. Always courteous and polite we were guided through the process, our agent answering any and all questions we had. They made sure 'all the bases were covered' and were careful with every detail; meaning no stress or worry for us. Realistic expectations were set and they didn't make any promises they couldn't keep. We could trust this experience in real estate and the superb professionalism. Ten out of ten. Don't change a thing!"

Victoria Biscoe